**EXAMPLE NUMBER 9:** Single male, age 21. Drives 2001 Pontiac Firebird Trans Am five miles each way to work, five days per week. Annual mileage = 12,000. He has a speeding violation two years old (75mph in a 55 mph zone), a speeding violation one year old (45mph in a 25mph zone), and an "At Fault" accident causing \$4,500 damage to a third party six months ago. There are no other drivers in the household.

|                     |          | Remainder        | Bismarck         | Bismarck/      |                 |
|---------------------|----------|------------------|------------------|----------------|-----------------|
| Company Name        | Fargo    | of State         | Mandan           | Grand Forks    | Minot           |
|                     |          |                  |                  |                |                 |
| Allstate            | \$2,024  | \$2,172          | \$2,714          | <b>\$1,872</b> | \$2,077         |
| Amco                | \$1,315  | \$1,632/1,691    | \$1,538          | \$1,391        | \$1,516         |
| American Standard   | \$2,574  | \$2,917/3,385    | \$2,803          | \$2,859        | \$3,015         |
| Auto Club Ins Assoc | \$809    | \$1,020          | \$921            | \$726          | \$823           |
| Dairyland Ins Co    | \$4,442  | \$4,425          | \$4,189          | \$5,003        | \$4,507         |
| Garrison Prop & Cas | \$800    | \$889            | \$787            | \$749          | \$698           |
| Grinnell Mututal    | \$3,255  | \$2 <b>,</b> 670 | \$3,147          | \$3,099        | <b>\$3,</b> 069 |
| Mid-Century         | \$2,782  | <b>\$3,</b> 556  | \$3,081          | \$2,933        | \$3,413         |
| Milbank             | \$1,286  | \$1,610          | <b>\$1,</b> 587  | \$1,422        | \$1,479         |
| Nat'l Farmers Union | \$1,348  | <b>\$1,49</b> 5  | \$1,421          | \$1,331        | \$1,373         |
| Nodak Mutual        | \$2,754  | \$3,052          | \$3,194          | \$2,862        | \$2,992         |
| Progressive Direct  | \$831    | \$884            | \$852            | \$838          | \$847           |
| Progressive NW      | \$653    | \$866            | \$972            | \$675          | \$763           |
| Safeco Insurance Co | .\$2,211 | \$2,352          | \$2,330          | \$2,272        | \$2,214         |
| State Farm Fire     | \$1,261  | \$1,441          | \$1,234          | \$1,120        | \$1,290         |
| USAA                | \$759    | \$845            | \$748            | \$733          | \$665           |
| USAA Casualty       | \$800    | \$889            | \$787            | \$749          | \$698           |
| USAA General Ind    | \$1,741  | \$1 <b>,</b> 970 | \$1 <b>,</b> 729 | \$1,686        | \$1,528         |